

EXHIBIT 14



Paris, May 4th, 2020

Concern: **US Certification**

To the kind attention of Compliance Officer

Dear Sir,

As per the US Patriot Act, you are required to obtain a Certification from the foreign institutions having bank relationships or trading activities with your institution.

Following your request, we are pleased to mail you herewith a Certification duly filled and signed, with regards to the USA Patriot Act.

This certification is issued on behalf of CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK and on behalf of our branches and subsidiaries which are listed in the appendix.

Should you need any additional information, please do not hesitate to contact Mr Philippe WARINGHEM (+33.1.57.87.36.76 / philippe.waringhem@ca-cib.com).

Yours sincerely,

Managing Director
Global Head of Financial Institutions
International Trade and Transaction Banking

Global Head of Financial Security
CACIB Group

Encl: table of branches



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CREDIT AGRICOLE CIB - TABLE OF BRANCHES AND SUBSIDIARIES

Branches / Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Banco Credit Agricole Brasil*	America	Brazil	Av. Brigadeiro Faria Lima, 4.440, 3º andar, Itaim Bibi, CEP 04538-132 São Paulo, SAO PAULO BRAZIL	Central Bank of Brasil http://www.bcb.gov.br/pt-br#!/home Comissão de Valores Mobiliários http://www.cvm.gov.br/
Credit Agricole CIB Canada	America	Canada	2000 McGill College Ave, Suite 1900, H3A 3H3, Montréal CANADA	Bureau du surintendant des institutions financières Canada Office of the Superintendent of Financial Institutions Canada http://www.osfi-bsif.gc.ca/swppws/default.html
Credit Agricole CIB Miami	America	United States	600 Brickell Ave 37th Floor Miami FL 33131 UNITED STATES	Federal reserve bank of Atlanta http://www.frbatlanta.org/
Credit Agricole CIB New York	America	United States	1301 Avenue of the Americas New York NY 10019 UNITED STATES	Federal reserve bank of N.Y. http://www.ny.frb.org
Credit Agricole Australia Ltd*	Asia	Australia	22/F, Grosvenor Place 225 George Street 2000, SYDNEY AUSTRALIA	Australian Prudential Regulation Authority https://www.apra.gov.au/
Credit Agricole CIB China*	Asia	China	12F, Office Tower 2, Plaza 66, N°1266 West Nanjing Road SHANGHAI 200040 CHINA	China Banking and Insurance Regulatory Commission http://www.cbrc.gov.cn/
Credit Agricole CIB Hong Kong	Asia	Hong Kong	27/F Two Pacific Place, 88 Queensway HONG KONG	Hong Kong Monetary Authority http://www.info.gov.hk/hkma/ Securities and Futures Commission http://www.sfc.hk
Credit Agricole CIB Mumbai	Asia	India	Hoechst House - 11th, 12th, 14th Floors, Nariman Point Mumbai 400021 INDIA	Reserve Bank of India http://www.rbi.org.in
Credit Agricole CIB Tokyo	Asia	Japan	Shiodome Sumitomo Building, 15th floor, 1-9-2 Higashi-Shimbashi, Minato-ku 105-0021 Tokyo JAPAN	Financial Services Agency www.fsa.go.jp
Credit Agricole CIB Seoul Branch	Asia	Korea	21F Kyobo B/D 1, Chongro, Chongro-ku Seoul, 03154, KOREA	Financial Supervisory Service http://www.fss.or.kr The Bank of Korea http://www.bok.or.kr/eng/main/main.do Financial Services Commission http://www.fsc.go.kr/index.jsp
Credit Agricole CIB Singapore	Asia	Singapore	168 Robinson Road, #23-01, Capital Tower SINGAPORE 068912	Monetary Authority of Singapore http://www.mas.gov.sg
Credit Agricole CIB Taipei	Asia	Taiwan	Hong Kuo Building - 16th Floor, N° 167 Tun Hua North Road 10549 Taipei TAIWAN	Financial Supervisory Commission http://www.fsc.gov.tw Central Bank of the Republic of China http://www.cbc.gov.tw/mp1.html
Credit Agricole CIB Belgium	Europe	Belgium	120 chaussée de La Hulpe 1000 Bruxelles BELGIQUE	Banque Nationale de Belgique http://www.bnb.be Autorité des services et marchés financiers http://www.fsma.be/en.aspx
Credit Agricole CIB Helsinki	Europe	Finland	Unioninkatu 32b 00100 Helsinki FINLAND	Financial Supervisory Authority (FIN-FSA), http://www.finansinspektionen.fi/en/Pages/Default.aspx

Branches / Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Ester Finance Titrisation*	Europe	France	12 place des Etats Unis 92120 MONTROUGE FRANCE	Autorité de contrôle prudentiel et de résolution https://acpr.banque-france.fr/
Credit Agricole CIB Germany	Europe	Germany	Taunusanlage 14 60325 Frankfurt am Main GERMANY	BaFin - Federal Financial Supervisory Authority http://www.bafin.de Deutsche Bundesbank http://www.bundesbank.de/
Credit Agricole CIB Milan	Europe	Italy	Piazza Cavour, 2 20121 Milano ITALY	Bank of Italy http://www.bancaditalia.it Consob http://www.consob.it
Credit Agricole CIB Luxembourg	Europe	Luxembourg	39 allée Scheffer 2520 Luxembourg LUXEMBOURG	Commission de Surveillance du Secteur Financier (CSSF) http://www.cssf.lu
Credit Agricole CIB AO*	Europe	Russia	11b Degtyarny pereulok 191144 Saint-Petersbourg RUSSIA	Central Bank of the Russian Federation http://www.cbr.ru/
Credit Agricole CIB Madrid	Europe	Spain	Paseo de la Castellana, 1 28046 Madrid SPAIN	Regulator for Banking activities Banco de España http://www.bde.es/bde/en/ For the activities on securities CNMV http://www.cnmv.es
Credit Agricole CIB Sweden	Europe	Sweden	Regeringsgatan 38 P.O. Box 7734 103 95 Stockholm SWEDEN	Finansinspektionen http://www.fi.se/Folder-EN/Startpage/
Credit Agricole CIB London	Europe	United Kingdom	Broadwalk House 5 Appold Street EC2A 2DA London UNITED KINGDOM	FCA (Financial Conduct Authority) http://www.fca.org.uk/ Prudential Regulation Authority http://www.pfca.org.uk/financial-claims/organisations/prudential-regulatory-authority.html
Credit Agricole CIB Algerie Bank SPA*	Middle East and North Africa	Algeria	Immeuble Algeria Business Center El Mohammadia Les Pins Maritimes 16000, ALGER ALGERIE	BANQUE D'ALGERIE http://www.bank-of-algeria.dz
Credit Agricole CIB DIFC	Middle East and North Africa	United Arab Emirates	Office Number 2101-2201 Al Fattan Currency House Level 21 and 22 Al Fattan Area- DIFC PO BOX 506 611 Dubai UAE	Dubai Financial Services Authority https://www.dfsa.ae/
Credit Agricole CIB UAE	Middle East and North Africa	United Arab Emirates	DUBAI Branch: The Maze Tower – Level 14 P.O. Box 9256 Sheikh Zayed Road DUBAI ABU DHABI Branch: Level 5, Al Muhairy Centre Sheikh Zayed the First Street P.O.Box 4725 – Abu Dhabi U.A.E.	Central Bank of United Arab Emirates http://www.centralbank.ae

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB CONTROL NUMBER 1506-0043]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United State Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR 1010.100(d)).¹

A **correspondent account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United State is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK (“Foreign Bank”)** hereby certifies as follows:

¹ A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement

B. Correspondent Accounts Covered by this Certification: Check **one** box.

- ☒ This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.
- ☐ This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Foreign Bank.

C. Physical Presence/Regulated Affiliate Status: Check **one** box and complete the blanks.

- ☒ Foreign Banks maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: **12 Place des Etats-Unis - CS 70052 – 92547 MONTROUGE CEDEX**, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **FRANCE**, where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by **Autorité de contrôle prudentiel et de résolution**, the banking authority that licensed Foreign Bank to conduct banking activities.
- ☐ Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: _____, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
 - Foreign Bank is subject to supervision by _____, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.
- ☐ Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

- ☒ No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, **if applicable.**

- ☒ 1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
- ☐ 2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete Item 3 below, **if applicable.**

- ☐ 3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family² shall be considered one **person**.

Name	Address

F. Process Agent: complete the following

The following individual or entity: **CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK NEW YORK BRANCH** is a resident of the United States at the following street address: **1301 Avenue of the Americas, New York, NY 1001**, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

² The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

We certify that we have read and understand this Certification, that the statements made in this Certification are complete and correct, and that we are authorized to execute this Certification on behalf of Foreign Bank.

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK

[Name of Foreign Bank]

**Managing Director
Global Head of Financial Institutions
International Trade and Transaction Banking**

**Global Head of Financial Security
CACIB Group**

Executed on this May 4th 2020

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____